



BENEFIT OVERVIEW FOR THE EMPLOYEES OF THE TOWN OF BERLIN July 1, 2025, through June 30, 2026 (FY 26)

Enclosed is the current summary of benefits offered by the Town of Berlin. It is our goal to provide employees with the best choices in medical, dental, vision, and retirement coverage at affordable prices.

EMPLOYEE INSURANCE PLANS – COSTS FOR EMPLOYEES ARE LISTED AT BI-WEEKLY RATES

MEDICAL - Care First Blue Choice Open Access (with an HRA account and an FSA option)

<u>Employee</u>	<u>Employee/Child(ren)</u>	<u>Employee/Spouse</u>	<u>Family</u>
\$23.64	\$122.47	\$135.80	\$195.28

DENTAL - Care First Blue Dental Plus

<u>Employee</u>	<u>Employee/Child(ren)</u>	<u>Employee/Spouse</u>	<u>Family</u>
\$4.34	\$17.84	\$24.98	\$36.74

Or upgraded dental plan

<u>Employee</u>	<u>Employee/Child(ren)</u>	<u>Employee/Spouse</u>	<u>Family</u>
\$6.43	\$21.71	\$29.80	\$43.08

VISION - Care First Davis Vision

<u>Employee</u>	<u>Employee/Child(ren)</u>	<u>Employee/Spouse</u>	<u>Family</u>
\$3.14	\$5.80	\$7.22	\$9.54

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

The town pays for a \$50,000 life and accidental death and dismemberment policy for all active employees through Principal at no cost to the employee. The employee can purchase supplemental coverage or family coverage through payroll deduction from Principal, AFLAC, or Washington National. Their offerings include things like Accident, Cancer, Disability, etc.

MARYLAND STATE RETIREMENT BENEFITS (Supplemental retirement options through Nationwide are available)

- Employee's Pension System – A mandatory 7% contribution from the employee and roughly an 11% contribution of the employee's wages are paid by the Town.
- Law Enforcement Officer's Pension System – A mandatory 7% contribution from the employee and roughly a 36% contribution of the employee's wages are paid by the Town (sworn officers only).

EDUCATIONAL BENEFITS

- Required education would be paid in full by the Town at the start of any program.
- Non-required education is reimbursed at 100% by the Town. This does not include books, registration, or graduation fees – tuition only (and only after satisfactorily completing the probationary period).

VACATION LEAVE – Carryover 240 hours per year**Completed Years of Service****Annually**

Year 1	48 hours per year
Year 2-5	96 hours per year
Year 6-15	144 hours per year
Year 16-20	192 hours per year
Year 21+	240 hours per year

SICK LEAVE – Unlimited accruals

Sick leave is accrued at the rate of 3.7 hours per pay period.

PERSONAL LEAVE – No carryover

Employees are given 16 personal hours per year.

16 PAID HOLIDAYS – Additional pay for holidays worked.

New Year's Day	Columbus Day
Dr. Martin Luther King, Jr. Day	Veteran's Day
President's Day	Thanksgiving Day
Good Friday	Day after Thanksgiving
Memorial Day	Christmas Eve
Juneteenth	Christmas Day
Independence Day	New Year's Eve
Labor Day	Your Birthday!

OVERTIME PAY AND COMPENSATORY LEAVE

Non-exempt positions are eligible for overtime pay at the rate of 1.5 hours for each hour worked or compensatory leave at the rate of 1.5 hours for each hour worked.

TOWN-ISSUED CELL PHONE

*Some positions are eligible for a town-issued cell phone.

Please note: This overview provides a summary of the benefits available. The Town of Berlin reserves the right to modify, amend, suspend, or terminate a plan at any time, and for any reason without prior notification. The plans described in this overview are governed by insurance contracts and plan documents, which are available for examination upon request. We have attempted to make the explanations of the plans in this overview as accurate as possible. However, should there be a discrepancy between this booklet and the provisions of the insurance contracts or plan documents, the provisions of the insurance contracts will govern. In addition, you should not rely on any oral descriptions of these plans since the written descriptions in the insurance contracts or plan documents will always govern.

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